

Office of Health Benefits

COMMONWEALTH OF VIRGINIA DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Benefits Administrator Memo #02-04

To: Benefits Administrators

From: Charles S. Reed, Associate Director

State and Local Health Benefits Programs

CC: All OHB

Date: March 22, 2002

Re: Health Benefits Open Enrollment Mailings for July 1, 2002

Beginning the first week in April, notification about the plans and premiums effective July 1 will be distributed to active employees through state agencies, and mailed to the homes of non-Medicare retirees and Extended Coverage participants. Open Enrollment is April 15 – May 15 for all State agencies, colleges and universities, and for Extended Coverage participants and non-Medicare retirees.

Following is a summary of important enrollment information, mailings, materials and materials distribution related to Open Enrollment.

CIGNA and Optimum Choice Plans Leaving Program

As indicated earlier, the CIGNA HMO and three Optimum Choice plans (Standard Option HMO and POS, High Option POS) will no longer be available effective July 1, 2002. Employees, non-Medicare retirees and Extended Coverage participants enrolled in these plans may select another plan, or if no action is taken by May 15. be placed automatically in the standard Key Advantage plan.

While the CIGNA and Optimum Choice plans will be discontinued July 1, remember that:

• New hires and current employees eligible to make a plan or membership change may select the CIGNA HMO or Optimum Choice plans in April and May, provided that the effective date is no later than June 1.

• If these employees want a plan other than Key Advantage Standard on July 1, a second enrollment action is required.

Spotlight Newsletter and New Selection Guide Distributed to Agencies in Early April

We are changing the method of distribution for Spotlight. This spring's Open Enrollment issue and Open Enrollment posters will be distributed to State agencies, colleges and universities starting March 25. The new Health Benefits Selection Guides will be shipped starting on April 8. Distribution for all materials will be based on 100% FTE as shown on the materials mailing list. It will be your responsibility to see that your agency's employees receive Spotlight and the Health Benefits Selection Guide. For new hires, you may order extra Selection Guides on the State Materials Order Form. Limited quantities of extra Spotlights will also be available – write in "Spotlight" and the quantity on the bottom of the form. The materials will also be available on the DHRM Web site at www.dhrm.state.va.us/hbenefit.htm.

Spotlight features enrollment instructions, a summary of plan choices and benefit changes, monthly premiums, a comparison of benefits chart, and an article on long-term care insurance Open Enrollment (April 1- June 30). The *Health Benefits Selection Guide* includes general plan and enrollment information, a comparison of plans and also health benefits resources on the Web. This new booklet, produced to assist employees in making a plan selection, replaces the individual plan Guides used for the past two years.

Be sure to display the Open Enrollment posters in prominent locations throughout your agency. Since *Spotlight* will not be mailed to employee homes, it is very important that employees are aware as soon as possible of the Open Enrollment dates.

Samples of Spotlight, the Health Benefits Selection Guide and the poster are enclosed.

Order Other Open Enrollment Materials Beginning March 25

Enclosed are <u>Materials Order Forms</u> for the Commonwealth, Aetna and Trigon. Materials for July 1 may be ordered directly from Kaiser Permanente at (703) 873-1537, and Piedmont Community at (800) 400-7247, extension 216.

Deadline For Ordering Current Enrollment Materials

Current State and Trigon enrollment materials (Enrollment/Waiver forms, plan guides, etc.) will be available for order from Commonwealth Mailing Systems until May 15 using the existing Materials Order Form. **After May 15, these materials will be available only on the DHRM Web site.** In the interim before July 1, contact Optimum Choice for current materials at 1-800-989-0721 or through its Internet site. Materials order forms for Aetna and CIGNA are on the DHRM Web site under Resources for BAs.

Materials Highlights

• Enrollment/Waiver Forms – <u>Active Employee Form</u>. We have made slight changes to the instructions on the Active Enrollment/Waiver Form, and developed a separate <u>Extended Coverage Enrollment Form</u>. Employees may also use the new Active form to make Flexible Reimbursement Account elections.

- <u>Retirees and VSDP/LTD Participants</u>. As indicated by its new heading, this form has been modified significantly, adding enrollment for Virginia Sickness and Disability Program (VSDP) long-term disability participants.
- <u>Extended Coverage</u>. Published in a one-page format, this new form may be used for initial enrollment in Extended Coverage or to make plan or membership changes based on Open Enrollment or qualifying mid-year events.

Samples are enclosed of the Active Enrollment/Waiver Form, the new Extended Coverage Enrollment Form and the Retiree VSDP/LTD Enrollment/Waiver Form.

Power Point Presentation On Open Enrollment

There will be no statewide Benefits Administrator or employee meetings this spring. However, we have developed the enclosed Power Point presentation on Open Enrollment for use with your agency's employees. This presentation is intended to supplement *Spotlight*, the *Health Benefits Selection Guide* and other Open Enrollment materials. It will also be available on the DHRM Web site.

Notification to Non-Medicare Retirees and Extended Coverage Participants

Open Enrollment packages will be mailed to these groups on April 8. The packages will include a cover memo with the same type of information that active employees received in *Spotlight*. They will also include the new monthly rates, a Comparison of Benefits chart, and the new Retiree and VSDP LTD Enrollment/Waiver Form or Extended Coverage Enrollment Form (as appropriate). You will receive additional information in a subsequent communication.

Visit the DHRM and Carrier Web Sites

You may download Open Enrollment information and materials from the DHRM Web site, including the new plan rates, Health Benefits Selection Guide, Enrollment/Waiver forms, Comparison of Benefits chart, and more. The individual plan Quality Report Cards, which were previously in the plan Guides, will be in a new location soon – on the DHRM Web site. You may still view plan benefits information and network provider listings on each carrier's Web site.

See the plan contact information on the next page.

PLAN CONTACT INFORMATION

STATEWIDE PLANS - Key Advantage & Cost Alliance

Trigon Blue Cross Blue Shield

http://state.trigon.com

Magellan Behavioral Health - Mental Health & Substance Abuse Services http://www.magellanassist.com

REGIONAL PLANS

Aetna U. S. Healthcare

www.aetnaushc.com/custom/cwva

Kaiser Foundation Health Plans of the Mid-Atlantic States

www.kp.org/ehealth/mida/commonwealthofvirginia

Piedmont Community HealthCare, Inc.

www.pchp.net

Enclosures: Spotlight newsletter

Health Benefits Selection Guide Set of Enrollment/Waiver forms

Active and Extended Coverage Rates for July 1, 2002

Power Point presentation on Open Enrollment

Set of PCP Selection forms
Set of new Materials Order forms

Open Enrollment Poster